Appl. No. 10/690,394
Amdt. dated September 10, 2008
Amendment under 37 CFR 1.116 Expedited Procedure
Examining Group 3693

PATENT

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Previously presented) An account acquisition fraud management system, the account acquisition fraud management system comprising:

a first analysis engine, wherein the first analysis engine is associated with a first stored value product;

a second analysis engine, wherein the second analysis engine is associated with a second stored value product from a different issuer than an issuer of the first stored value product; and

a cross monitor, wherein the cross monitor is operable to accept a first transaction information from the first analysis engine about a first transaction with the first stored value product and a second transaction information from the second analysis engine about a second transaction with the second stored value product, wherein the first transaction information is provided from the cross monitor to the second analysis engine; and

wherein the second analysis engine is operable to recognize a common load source account to associate the transactions and determine a transaction velocity from the first and second transaction information, and stalling the second transaction when the transaction velocity exceeds a velocity threshold.

2.   (Original) The system of claim 1, wherein the system further comprises:

a computer readable medium accessible to the cross monitor, wherein the computer readable medium includes the first transaction information and the second transaction information.

3.   (Cancelled)

Appl. No. 10/690,394
Amdt. dated September 10, 2008
Amendment under 37 CFR 1.116 Expedited Procedure
Examining Group 3693

PATENT

4.   (Original) The system of claim 1, wherein the first transaction information and the second transaction information are selected from a group consisting of:

a physical address;

a telephone number;

a virtual address; and

a load source.

5.   (Original) The system of claim 1, wherein the cross monitor is further operable to maintain the first transaction information is a queue associated with an issuer of the second stored value card product.

6.   (Previously presented) A method for detecting fraud in relation to stored value products, the method comprising:

receiving a first suspicious activity indication from a first issuer analysis engine, wherein the first issuer analysis engine is operable to monitor activities occurring in relation to a first plurality of stored value products associated with the first issuer;

receiving a second suspicious activity indication from a second issuer analysis engine, wherein the second issuer analysis engine is operable to monitor activities occurring in relation to a second plurality of stored value products associated with a second issuer different from the first issuer;

associating the first suspicious activity indication and the second suspicious activity indication in a global negative file based on a common load source account used load value on the plurality of the first and the second stored value products;

receiving an activity request from the first issuer analysis engine, wherein the request includes a transaction information about a current transaction with one of the first plurality of stored value products associated with the first issuer;

based at least in part on the transaction information, accessing the global negative file, wherein the transaction information includes the identity of the common load source account;

Appl. No. 10/690,394
Amdt. dated September 10, 2008
Amendment under 37 CFR 1.116 Expedited Procedure
Examining Group 3693

PATENT

associating the current transaction with the first suspicious activity indication and the second suspicious activity indication and calculating a transaction velocity based on the transaction information, and the first and second suspicious activity indications in the global negative file; and

providing a response, wherein the response indicates whether the current transaction exceeds a velocity threshold.

7.   (Cancelled).

8.   (Previously presented) The method of claim 6, wherein the transaction information is selected from a group consisting of:

a physical address;

a telephone number;

a virtual address; and

a load source.

9.   (Original) The method of claim 6, wherein the transaction information is a physical address.

10.   (Original) The method of claim 6, wherein the transaction information is a telephone number.

11.   (Original) The method of claim 6, wherein the transaction information is a virtual address.

12.   (Original) The method of claim 6, wherein the response is maintained in a queue associated with the first issuer.

13.   (Original) The method of claim 12, wherein the response includes at least two of the following:

a date of the suspicious behavior;

a funding account number;

a denial reason;

a review status; and

a reviewer note.

14.   (Original) The method of claim 12, wherein the response includes an indication of related accounts.

15.   (Previously presented) The method of claim 6, wherein the response is a first response associated with a first account, wherein the global negative file includes information about a second account having one or more items of the transaction information in common with the first account, and wherein the method further comprises:

identifying the second account using the transaction information, and providing a second response to the second issuer associated with the second account.

16.   (Previously presented) A system for suppressing fraudulent activity in relation to account acquisition, the system comprising:

a first load monitor associated with a first issuer;

a second load monitor associated with a second issuer;

a first enrollment monitor associated with the first issuer;

a second enrollment monitor associated with the second issuer; and

a cross monitor, wherein the cross monitor is operable to associate information from the first load monitor or first enrollment monitor, and the second load monitor or second enrollment monitor with a transaction using a first stored value product using common load source account information, and wherein the cross monitor is operable to determine a transaction velocity for the transaction using the information, and communicate the transaction velocity to both the first issuer and the second issuer.

Appl. No. 10/690,394
Amdt. dated September 10, 2008
Amendment under 37 CFR 1.116 Expedited Procedure
Examining Group 3693

PATENT

17.   (Original) The system of claim 16, wherein a request to load value on a stored value product associated with the first issuer is processed at least in part by the first load monitor.

18.   (Original) The system of claim 17, wherein the first load monitor is operable to apply a velocity check on a load request.

19.   (Previously presented) The system of claim 16, wherein the first load monitor is further operable to compare the transaction velocity with a predefined velocity limit.

20.   (Original) The system of claim 19, wherein the first load monitor is operable to provide a detected suspicious activity to the cross monitor.

21.   (Previously presented) The system of claim 20, wherein the detected suspicious activity is that the transaction velocity has exceeded the predefined velocity limit.